**Section 120.384 Spenddown of Resources**

In determining a person's resource spenddown obligation, the Department compares nonexempt resources available to the person to the appropriate resource disregard. The amount of resources in excess of the disregard determines the amount of the spenddown.

a) If a person presents verification that excess resources are no longer available, the Department will make the appropriate changes the month following the month the person disposed of the resources.

b) Persons enrolled in spenddown are not eligible for payment of covered medical services until spenddown is met. A resource spenddown is met by presenting allowable medical bills or receipts to the Department that equal the amount of the person's nonexempt excess resources. See Sections 120.60(c) and 120.61(c) for specific requirements related to spenddown, including the option to pay in spenddown to the Department by enrolling in the Pay-in Spenddown Program.

c) Once an excess resource has been used to meet spenddown, whether or not the excess amount has actually been reduced, it is no longer considered. However, at reapplication/redetermination, the Department will consider any excess nonexempt resources remaining as currently available.

(Source: Amended at 35 Ill. Reg. 18645, effective January 1, 2012)